



RATE SUMMARY | NEX MULTI-YEAR GUARANTEED ANNUITY (MYGA) PRODUCTS

FIXED ANNUITIES FROM THE OHIO STATE LIFE INSURANCE COMPANY

RATE SHEET AS OF 5/30/2020

RATE SHEET AS OF 5/30/2020	NEX3 MYGA	NEX5 MYGA	NEX7 MYGA	NEX10 MYGA
TERM	3-Year	5-Year	7-Year	10-Year
GUARANTEED RATE ¹	2.50%	3.25%	3.25%	3.25%
AVAILABILITY				
STATE AVAILABILITY	Available in all states <i>except</i> : CA, CO, CT, DE, LA, ME, NC, ND, NJ, NY, SD, VT Coming soon in: CA, CO, DE, LA, NC, ND, NJ, SD Not available in: CT, ME, NY, VT			
RIDERS				
RIDERS/COST ²	- Nursing Home Rider - Waiver of Withdrawal Charge (15 bps) 10% Free Partial Withdrawal (15 bps) - Death Benefit (30 bps)			



NEXANNUITY + OHIO STATE LIFE

NexAnnuity, Ohio State Life's product innovation partner, provides access to an extensive affiliate network that operates across the investment and financial services industries. Affiliates include:

- SEC-registered **investment advisers** managing **\$10.1 billion in assets³**; and
- An FDIC-regulated **bank with \$9.8 billion in assets⁴**.



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1. Rate as of 5/30/2020. 2. Each benefit available only if respective rider is elected and subject to terms thereof. Market Value Adjustments ("MVA") apply to any amount withdrawn or surrendered. Free Partial Withdrawal ("FPW") Rider allows waiver of withdrawal charges and MVA on the first withdrawal in a policy year up to 10% of the Account Value ("AV") as of the preceding policy anniversary. Death Benefit ("DB") Feature Rider allows DB to equal AV with MVA and withdrawal charges waived. In FL, DB equals AV and, therefore, DB Rider is not applicable. Nursing Home Waiver of Withdrawal Charge Rider allows waiver of withdrawal charges if annuitant is confined to a nursing home for 90 days prior to request. Applications for annuitants ages 75 or older or for policies more than \$250,000 may be referred for enhanced underwriting and suitability review and/or home office approval. Company may change or discontinue a product at any time. 3. As of 2/29/2020, inclusive of NexPoint Advisors, L.P. and affiliates, based on fee calculation AUM. 4. NexBank SSB as of 3/31/2020. SNL Financial, based on total assets for banks headquartered and operating in Texas.

This product rate summary sheet is provided as a summary of certain features and benefits that may be included in the annuity policy contract when it is issued. It is for informational purposes only. In the event of an ambiguity or conflict of terms between this brochure and the annuity policy contract, the terms of the annuity policy contract are controlling.

The Ohio State Life Insurance Company ("Ohio State Life"), whose home office is in Dallas, Texas, issues the Single Premium Deferred Annuity Policies referred to in this material as: the Nex3 Multi-Year Guaranteed Annuity Product (the "Nex3 MYGA"); the Nex5 Multi-Year Guaranteed Annuity Product (the "Nex5 MYGA"); the Nex7 Multi-Year Guaranteed Annuity Product (the "Nex7 MYGA"); and the Nex10 Multi-Year Guaranteed Annuity Product (the "Nex10 MYGA") (together, the "Nex MYGA Products").

Annuity policy contract issued under form series ICC19 NA001, NA00I, ICC19 NA001RI, NA001R1, ICC19 NA001R2 and state variations thereof. Rider benefits and rider form numbers may vary by state. The Nex MYGA Products are subject to state regulations, so the Nex MYGA Products and certain features or optional benefits thereof may not be available in all states. Ohio State Life is not licensed in Connecticut, Maine, New York, and Vermont. California License No. 08115.

Annuity contracts have limitations. Please consult your annuity policy contract for the actual terms and conditions that apply, including the definitions, limitations and exclusions, and charges. Ohio State Life may change or discontinue a product at any time.

All guarantees, including any optional benefits, are subject to the financial strength and claims-paying ability of Ohio State Life. The Nex MYGA Products, like all annuities, are insurance products and not insured by the FDIC, the NCUSIF, or a federal government agency.

Withdrawals of taxable amounts from an annuity are subject to ordinary income tax, and, if taken before age 59½, may be subject to a 10% IRS penalty. Any discussion or mention of taxes is for general informational purposes only, does not purport to be complete or cover every situation, and should not be construed as legal, investment, tax or accounting advice. Ohio State Life and EEA (defined below) do not offer legal, investment, tax or accounting advice. Please consult your own qualified legal, investment, tax and accounting advisors.

"NexAnnuity" and "Nex" are marketing names for the entity that, through its network of financial services affiliates, provides investment management, product development, financial services expertise and management services to Ohio State Life retirement products.

Eagle Equity Advisors, LLC ("EEA") provides agent services, product design, distribution, marketing, and other related services to the carrier. EEA is an affiliate of NexPoint Advisors, L.P., an investment adviser on a multibillion-dollar global alternative investment platform.

NOT A DEPOSIT | MAY LOSE VALUE | NOT FDIC OR NCUA/NCUSIF INSURED

NOT GUARANTEED BY A BANK/SAVINGS ASSOCIATION OR CREDIT UNION | NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY

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